

<i>SERFF Tracking Number:</i>	<i>AEGE-125709762</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Investors Ins. Co. of America</i>	<i>State Tracking Number:</i>	<i>39405</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>LI PPVUL 2001 CSO</i>		
<i>Project Name/Number:</i>	<i>LI PPVUL 2001 CSO/EM PP1 LI 1002</i>		

Filing at a Glance

Company: Life Investors Ins. Co. of America

Product Name: LI PPVUL 2001 CSO

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible
Premium

Filing Type: Form

SERFF Tr Num: AEGE-125709762 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39405

Co Tr Num:

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Dawn Radack

Disposition Date: 06/26/2008

Date Submitted: 06/25/2008

Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: LI PPVUL 2001 CSO

Project Number: EM PP1 LI 1002

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/26/2008

State Status Changed: 06/26/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/24/2008

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

The proposed revisions and supporting actuarial materials for the 200 CSO table requirements are attached. Policy EM PP1 LI 1002 is a variable adjustable life policy, approved by your department on 2/20/2002. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

The following form revisions are submitted for your review and approval:

- 1) The Limitation Percentages on Page 8 have been changed to the 2001 CSO mortality table.
- 2) References to the 1980 CSO mortality table on Page 22 have been replaced with references to the 2001 CSO

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mortality table.

3) The Guaranteed Cost of Insurance Rates on Page 23 have been changed to use the 2001 CSO mortality table.

There are no other changes to the policy form. The proposed revisions will be effective January 1st, 2009, for policies issued on or after such date.

Company and Contact

Filing Contact Information

Dawn Radack, Forms Filing Manager
4333 Edgewood Rd. NE
Cedar Rapids, IA 52499

dradack@Aegonusa.com
(319) 355-4266 [Phone]
(319) 355-6292[FAX]

Filing Company Information

Life Investors Ins. Co. of America
4333 Edgewood Rd. NE
Cedar Rapids, IA 52499
(319) 369-2419 ext. [Phone]

CoCode: 64130
Group Code: 468
Group Name:
FEIN Number: 42-0191090

State of Domicile: Iowa
Company Type: Life
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 policy being modified
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Investors Ins. Co. of America	\$50.00	06/25/2008	21085395

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/26/2008	06/26/2008

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Disposition

Disposition Date: 06/26/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AEGE-125709762</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	LI PPVUL		Yes

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Form Schedule

Lead Form Number: EM PP1 LI 1002

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	EM PP1 LI 1002	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	LI PPVUL	Initial			LI PPVUL_CSO page changes STD.pdf

If you chose CASH VALUE ACCUMULATION, your limitation percentages are as follows:

<u>Insured's Age on Policy Anniversary</u>	<u>Limitation Percentage</u>		<u>Insured's Age on Policy Anniversary</u>	<u>Limitation Percentage</u>	
	<u>Male</u>	<u>Female</u>		<u>Male</u>	<u>Female</u>
20	773	901	60	208	234
21	748	870	61	202	227
22	724	839	62	196	221
23	701	810	63	191	215
24	678	782	64	186	209
25	656	754	65	182	203
26	634	728	66	177	198
27	613	702	67	173	193
28	593	678	68	169	188
29	574	654	69	165	183
30	555	631	70	161	179
31	536	609	71	157	174
32	518	588	72	154	170
33	500	568	73	150	166
34	483	548	74	147	162
35	467	529	75	144	158
36	451	511	76	141	155
37	436	493	77	138	151
38	421	476	78	136	148
39	406	460	79	133	145
40	393	444	80	131	142
41	379	429	81	129	139
42	367	415	82	127	137
43	355	401	83	125	134
44	343	387	84	123	132
45	332	374	85	122	130
46	321	362	86	120	128
47	311	350	87	119	126
48	301	338	88	117	124
49	291	327	89	116	122
50	282	317	90	115	120
51	273	307	91	114	119
52	264	297	92	113	117
53	256	288	93	112	115
54	248	279	94	111	113
55	241	270	95	110	112
56	233	262	96	109	110
57	227	255	97	107	108
58	220	247	98	105	106
59	214	240	99	102	102
			100+	101	101

The tax code specifies that, once made, the election may not be changed.

SECTION NINE - GENERAL PROVISIONS (Continued)

9.9 Assignment of the Policy

While the Insured is living, you may assign this policy, or any interest in it, only if we agree. If you do this, your interest, and anyone else's is subject to that of the assignee. As owner, you still have the rights of ownership that have not been assigned.

9.10 Rights of Assignee

An assignee may not change the owner or the Beneficiary, and may not elect or change an optional method of payment. Any amount payable to the assignee will be paid in one sum.

9.11 Notice of Assignment

We must have a copy of any assignment. We will not be responsible for the validity of any assignment. Any assignment will be subject to any payment we make or other action we take before we record the assignment.

9.12 Payments Made Under This Policy

Except as stated in the assignment provision, payments we make under this policy are, to the extent the law permits, exempt from the claims, attachments, or levies of any creditors.

9.13 Payments for This Policy

Any payment made to us by check or money order must be payable to the Company. Upon request, we will provide a countersigned receipt, signed by our President or Secretary for any payment paid to us.

9.14 Dividends

This is a non-participating policy, on which no dividends are payable.

9.15 Status of Your Policy

Each Policy Year after the first, while this policy is in force and the Insured is living, we will send a written report to you within 30 days after the Policy Anniversary. It will show as of that anniversary, the Cash Value and the amount of unpaid Loan. This report will also give you any other facts required by state law or regulation.

9.16 Basis Used for Computation of Policy Values

All Cash Values and maximum cost of insurance rates referred to in this policy are based on the 2001 CSO Male or Female Aggregate Tables of Mortality if the Insured is in a standard class of risk. Separate scales of maximum cost of insurance rates apply to other risk classes. Semi-continuous functions are used with 2% interest. We have filed a statement with the insurance official in the state or district in which this policy is delivered. It describes in detail how we compute policy benefits and Cash Values.

9.17 Experience Credits

Certain policies with the same owner that we determine satisfy the guidelines we establish may be eligible for experience credits. The amount of any experience credit will be allocated pro rata to the Subaccounts unless we otherwise require or agree.

9.18 Policy Changes

We reserve the right to modify this policy to comply with applicable federal and state laws and to the extent we deem necessary so that the policy continues to qualify as a life insurance policy under federal tax laws.

GUARANTEED MONTHLY COST OF INSURANCE RATES

<u>ATTAINED</u> <u>AGE</u>	<u>MALE</u>	<u>FEMALE</u>	<u>ATTAINED</u> <u>AGE</u>	<u>MALE</u>	<u>FEMALE</u>
20	\$0.08333	\$0.03916	60	\$0.86666	\$0.69500
21	0.08416	0.04083	61	0.96583	0.75250
22	0.08500	0.04166	62	1.08166	0.81333
23	0.08666	0.04250	63	1.20583	0.87916
24	0.08833	0.04416	64	1.33666	0.95000
25	0.09083	0.04583	65	1.47083	1.02750
26	0.09500	0.04833	66	1.60583	1.11250
27	0.09750	0.05083	67	1.74666	1.20666
28	0.09666	0.05333	68	1.89500	1.30916
29	0.09583	0.05583	69	2.05750	1.42333
30	0.09500	0.05833	70	2.24500	1.55250
31	0.09416	0.06250	71	2.47583	1.69833
32	0.09500	0.06583	72	2.74500	1.85750
33	0.09666	0.07083	73	3.02666	2.03250
34	0.09916	0.07666	74	3.33000	2.22333
35	0.10333	0.08333	75	3.66250	2.43333
36	0.10916	0.08916	76	4.03666	2.66250
37	0.11583	0.09500	77	4.47250	2.91416
38	0.12416	0.10000	78	4.97666	3.19000
39	0.13250	0.10500	79	5.54000	3.49333
40	0.14333	0.11166	80	6.16833	3.86916
41	0.15583	0.11916	81	6.85000	4.33000
42	0.17083	0.12750	82	7.56833	4.81666
43	0.18916	0.13750	83	8.35166	5.32833
44	0.21000	0.14916	84	9.22416	5.89500
45	0.23083	0.16333	85	10.19666	6.46583
46	0.25250	0.18000	86	11.26416	7.14000
47	0.27083	0.19833	87	12.41583	7.97416
48	0.28500	0.22000	88	13.63833	8.85416
49	0.30333	0.24416	89	14.91916	9.72333
50	0.32583	0.27000	90	16.19000	10.35166
51	0.35500	0.30000	91	17.43916	10.96083
52	0.39166	0.33250	92	18.74500	11.97666
53	0.43416	0.36750	93	20.12166	13.35083
54	0.48583	0.40500	94	21.57166	15.07500
55	0.54333	0.44666	95	23.01000	16.95666
56	0.60500	0.49250	96	24.41250	18.80750
57	0.66250	0.54083	97	25.90500	20.00583
58	0.71916	0.59083	98	27.49583	20.64916
59	0.78500	0.64166	99	29.19333	21.99833
			100+	0.00000	0.00000

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/25/2008

Comments:

The compliance certification is attached.

Attachment:

Certification.pdf

LIFE INVESTORS INSURANCE CO. OF AMERICA

**Home Office
4333 Edgewood Road N.E.
Cedar Rapids, Iowa 52499**

STATE OF ARKANSAS

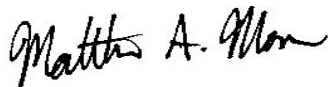
RE: EM PP1 LI 1002

I hereby certify that the accompanying life product is in compliance with Rule and Regulation 19, Rule and Regulation 49 and with Arkansas Code Ann. 23-79-138.

Hereby certified on this day of 06/25/08

LIFE INVESTORS INSURANCE CO. OF AMERICA

By:

A handwritten signature in black ink, appearing to read "Matthew A. Monson". The signature is written in a cursive, flowing style.

Matthew A. Monson, Vice President